Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: LA2008 series SERFF Tr Num: ALSB-125531450 State: ArkansasLH TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 39394

Sub-TOI: L08.000 Life - Other Co Tr Num: LA2008 SERIES State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Karen Roberts Disposition Date: 06/25/2008

Date Submitted: 06/24/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LA2008 series Status of Filing in Domicile: Authorized Project Number: LA2008 series Date Approved in Domicile: 06/19/2008

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 06/25/2008
State Status Changed: 06/25/2008
Deemer Date:

Filing Description:

RE: LA2008 – Application for Life Insurance LA2008TIA – Temporary Insurance Report

Corresponding Filing Tracking Number:

LA2008PF - Premium Finance Supplement to Life Application

We submit the above-referenced forms for your attention and approval. These are new forms, not previously submitted, and they do not replace any currently approved forms.

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Description of Forms

Application form LA2008 is a new business application that will be used to write all life insurance policies previously approved by your Department. Form LA2008 may also be used to write life policies developed in the future.

Form LA2008TIA is a receipt and temporary insurance agreement.

Form LA2008PF is a premium finance supplement to life application. This form will be completed by proposed insureds whose premiums are to be funded directly or indirectly by a loan or advance from any person or entity other than the individual's employer.

These forms have been generated by our home office computer system. These forms may also be generated using other hardware, which can result in changes in formatting (e.g., typeface, margins, page breaks), but the contents will remain unaffected.

Please note that some of the variable information on the pdfs of these forms was bracketed using Adobe Acrobat.

Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

We have also attached any other supplemental information as required by your state.

If you have any questions, please feel free to contact me at the address, phone, or e-mail provided. Thank you for your consideration of this matter.

Sincerely,

Karen M. Roberts
Senior Product & Financial Analyst
Contract Development and Filing

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Company and Contact

Filing Contact Information

Karen Roberts, krobq@allstate.com

3100 Sanders Rd, Suite M2A (847) 402-8531 [Phone]

Northbrook, IL 60062

Filing Company Information

Lincoln Benefit Life Company CoCode: 65595 State of Domicile: Nebraska

2940 South 84th Street Group Code: 8 Company Type:
Lincoln, NE 68506-4142 Group Name: State ID Number:

(800) 525-2799 ext. [Phone] FEIN Number: 47-0221457

Filing Fees

Fee Required? Yes
Fee Amount: \$60.00
Retaliatory? No

Fee Explanation: \$20 per application form

 $$20 \times 3 \text{ forms} = 60

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Lincoln Benefit Life Company \$60.00 06/24/2008 21062378

SERFF Tracking Number: ALSB-125531450 State: Arkansas State Tracking Number: 39394

Filing Company: Lincoln Benefit Life Company

Company Tracking Number: LA2008 SERIES TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

LA2008 series/LA2008 series Project Name/Number:

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/25/2008	06/25/2008

SERFF Tracking Number: ALSB-125531450 State: Arkansas State Tracking Number: 39394

Filing Company: Lincoln Benefit Life Company

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Disposition

Disposition Date: 06/25/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 ALSB-125531450
 State:
 Arkansas

 Filing Company:
 Lincoln Benefit Life Company
 State Tracking Number:
 39394

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Readability Certification		Yes
Supporting Document	Statement of Variability		Yes
Form	Application for Life Insurance		Yes
Form	Temporary Insurance Agreement		Yes
Form	Premium Finance Supplement		Yes

 SERFF Tracking Number:
 ALSB-125531450
 State:
 Arkansas

 Filing Company:
 Lincoln Benefit Life Company
 State Tracking Number:
 39394

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Form Schedule

Lead Form Number: LA2008

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	LA2008	Application/Application for Life	Initial		47	LA2008_Life
		Enrollment Insurance				Insurance
		Form				Application.pd
						f
	LA2008TIA	Application/Temporary Insurance	Initial		51	LA2008TIA
		Enrollment Agreement				Temporary
		Form				Insurance
						Agreement.pd
						f
	LA2008PF	Application/Premium Finance	Initial		55	LA2008PF
		Enrollment Supplement				Premium
		Form				Finance
						Supplement.p
						df

APPLICATION FOR LIFE INSURANCE

LINCOLN BENEFIT LIFE

Lincoln Benefit Life Company

P. O. Box 80469, Lincoln, NE 68501-0469 Tel: 800-525-9287

		PA	RT	1					
	Sectio	n A - Primar	y P	roposed Insured					
1. Name (First, Middle, Last)					2. Birth Date	(MM/DD/Y	YYY)	3. Birth State/0	Country
Home Address					4. How long a	at this add	ress?	5. Sex] F
City		State		ZIP	6. Marital Sta		ngle 🔲 \	1	Divorced
7. Home Phone Number	8. Work Phone Numb	per		9. Driver's License Num	_		SSN/TIN	Middled	1701000
11. Employer Name	12. Occupation and D	outies			13. Annual Inc	come	1	ht and Weight Ft. In.	Lbs.
 15. Has the Primary Insured ever used cigarette nicotine gum, or any other product containing. No, has never used any tobacco or nicotine product. Yes, has used tobacco or nicotine product. Yes, has used tobacco or a nicotine product. Yes, has used tobacco or a nicotine product. Yes, currently (please complete question 17). Yes, currently uses tobacco or a nicotine. 	ng tobacco or nicotine? tine product ct, but not in the past 5 duct in the past 5 years,	years but does not	16	C. Tobacco or nicotine prod currently used: Cigarettes-Packs/Da Other Frequency	у	tobac in the	cco or nicoti e past 5 ye ype	sured used any ine products ears: (MM/YYY	
18. Primary Beneficiary (First, Middle, Last)		Relationship to Primary Insured		Birth Date/Date of Trus (MM/DD/YYYY)	st	SSN/T	TIN	% Sha (if not e	
Primary Beneficiary's Address: Same as F	Primary Insured's 🔲 O	ther Address:							
19. Contingent Beneficiary (First, Middle, Last)		Relationship to Primary Insured		Birth Date/Date of Trus (MM/DD/YYYY)	st	SSN/T	'IN	% Sha (if not e	are equal)

This page must be submitted even if blank.

Section B — Proposed Add	litional or Join	t Ins	ured (If m	ore than or	ne, sub	mit addit	ional	copies (of Section	on B.)
1. Name (First, Middle, Last)						2. Birth Date	(MM/DD/	YYYY)	3. Birth Sta	ate/Country
Home Address						4. How long	at this ad	dress?	5. Sex	
City			State	ZIP		6. Relations	nip to Prin	nary Insured	I IVI	□ F
7. Home Phone Number	8. Work Phone Numb	ber		9. Driver's Li	cense Num	ber / State	10.	SSN/TIN		
11. Employer Name	12. Occupation and D	Outies				13. Annual Inc	come		nt and Weigh	
15. Has the Additional/Joint Insured ever used of tobacco, nicotine gum, or any other production in No, has never used any tobacco or nicotine production in Yes, has used tobacco or a nicotine productive in Yes, has used tobacco or a nicotine productive in Yes, currently (please complete question 17).	t containing tobacco or tine product ct, but not in the past 5 duct in the past 5 years	nicotine byears s, but do	es not	16. Tobacco or nic currently use Cigarettes Other Frequency	d: -Packs/Day	icts	tobac in th	Additional/J cco or nicotir e past 5 year	ars:	used any
18. Primary Beneficiary (First, Middle, Last) (Only applicable to Additional Insured Rider)			lationship to tional Insured	Birth Date/Da (MM/DD		st	SSN/T	IN		Share ot equal)
Primary Beneficiary's Address: Same as A 19. Contingent Beneficiary (First, Middle, Last) (Only applicable to Additional Insured Rider		Rela	address:	Birth Date/D			SSN/	TIN		Share ot equal)
☐ Contingent Beneficiary(ies) for Additional In										
Section C - Children Propose living with Primary Insur										pchildren
1. Name (First, Middle, Last)	2. Birth D	ate (MN	I/DD/YYYY)	3. Age	4. Sex		5. SS	N		
					u M	□F				
					□ M	□F				
					□ M	□F				
					М	□F				

Section D - Owner/Payor If Other Than Primary Proposed Insured									
1. Name (First, Middle, Last)	Owner Payo	r (as permitted)					2. Rela	ationship to	o Primary Insured
Street Address					3. Home Ph	one Number	4. Othe	er Phone N	Number
City		Sta	ite ZIP		5 Rirth Date	(MM/DD/YYYY)	() 6. SSN	J/TINI	
Oity		Old	ile Zii		J. Dillii Date	(IVIIVI/DD/TTTT)	0.001	N/ 1 11 N	
			Section E - C	itizenshi	p		ı		
Are all Proposed Insu	ureds, Beneficiaries	s, Owners, and F	Payors citizens of	the United S	States?	☐ Yes ☐	No (If "no,	" give de	etails below)
Name and Party (e.g., "I	nsured")	Country	☐ Perm. Res.	. Card No					Attach copy if
			☐ Visa No. an	nd Type					available.
Name and Party (e.g., "I	nsured")	Country	☐ Perm. Res.	Card No					Attach copy if
			☐ Visa No. an	d Type					available.
		'	Section F - T	The Polic	у				
1. Plan of Insurance (for	term plans, includ	le level period)	2. Base Face A \$	mount 3			JL/VUL only) if available)		APL (for nole Life only)
5. Additional Benefits, R PTR \$ Other: Additional Insured Ri Name Name Name Name Planned Modal Premius \$	der(s): rmation (must matum Additional Li	mary Insured) \$ tch illustration) ump Sum Premi	\$ \$	Level Level Appected if any.)	Period* Period* * Red . Premium N	D save age (AD	if within allow	e policy illustrati	only.
Does anyone propose	ed for this insuran								
(includes personal, bu	usiness or group li	fe):						Yes	s No
a. in force or applica	. , .		-	,					
b. which have been	•	•	•	ed against b	ecause of the	nis			
	le applicable polic		•	Must be from	a lifa inaumar	١,٥٥ ١			
c. which will be part Give details below a	•	-				ice.)		ч	
	na casimi any io	quii ou i opiuooii		poney mae					
Person Covered	Comp		Face Amount	ADB Am		te Applied //DD/YYYY)	Policy Nur	mber	Plan Type
			\$	\$					
			\$	\$					
			\$	\$					

Section H - Nonphysical Data and Prelin	minary l	Health Info	ormation
With regard to driving record, has anyone proposed for insurance:	Yes	No	Details of Yes Answers
a. had any moving violations in the past 3 years?			
b. other than above, been convicted of driving under the influence or reckless			
driving, or had their driver's license suspended or revoked, in the past 10 years?			
2. In the past 3 years, has anyone proposed for insurance: a. flown as a pilot or crew member of any aircraft? (If "yes," attach			
questionnaire.)			
b. engaged in sky or scuba diving, vehicle racing, mountain or rock climbing?			
(If "yes," attach applicable questionnaire.)			
3. Has anyone proposed for insurance EVER had an application for life insurance			
declined, postponed, rated, or modified?			
4. Are there any Proposed Insureds who have lived in the U.S. less than 3 years			
OR plan to travel outside the U.S. in the next 2 years? (If "yes," attach questionnaire.)			
Do not submit payment with application if any of questions 5(a-f)			
below are answered "yes" or not answered.			
5. In the past 10 years, has anyone proposed for insurance:			
a. been charged with a felony?			
b. used or been arrested for possession, sale or delivery of illegal drugs?c. sought or received treatment or advice for use of cocaine, heroin, narcotics,			
hallucinogens or other mind-altering substances not prescribed by a			
physician?			
d. been diagnosed or treated by a physician for heart attack, coronary	_	_	
artery disease or stroke, or been told they had any of these disorders?			
e. been treated for or diagnosed with cancer other than basal cell skin cancer?			
f. been diagnosed or treated by a physician for Acquired Immune	_	_	
Deficiency Syndrome (AIDS) or been told they have AIDS?			
Section I - Premium F	unding		
Will premiums for this policy be funded directly or indirectly by any loan or	Yes	No	Details of Yes Answers
advance from any person or entity other than the Proposed Insured's			
employer? (If "yes," complete the Premium Finance Supplement to Life	_	_	
Application.)			
2. Has any Proposed Insured, Owner, or Beneficiary been given or offered			
cash, property, gifts, loan proceeds, or any other inducement to apply for or transfer any interest in this policy?			
3. Has any Proposed Insured or Owner agreed, or been advised or encouraged, to sell, assign, or transfer the policy, or any interest in the policy, to a			
settlement company, investor(s), charity, or other third party?			
4. With respect to this policy, will any trust, LLC, or other entity created by or			
on behalf of the Proposed Insured or Owner have the right to sell shares or			
certificates of interest, or any other interest in the policy to other parties?			
5. Are any existing life insurance policies on any Proposed Owner or Insured			
currently owned by, or in the process of being sold to, a viatical or			
settlement company, investor(s), or investment fund?			
Section J - Juvenile Insurance (Complete if Primary or Ad	dditiona	al Insured	is under 18 years of age.)
1. Please provide the amount of life insurance in force or applied for on the Primary	y/Addition	nal Insured's:	
a. Mother (if mother is uninsurable or deceased, so indicate.) \$			
L E 11 - 200 11 - 12 - 12 - 12 - 12 - 12 -			
b. Father (if father is uninsurable or deceased, so indicate.) \$			
b. Father (if father is uninsurable or deceased, so indicate.)2. Is the total insurance coverage in force and applied for equal for all siblings?		☐ No	

		CONTINU	ATION OF	APPLICATION	FOR LIFE	INSURANCE - P	ART 2		
1. Primary	/ Insured's Phy	/sician's Name and	Address (If	none, state "None.")				Phone Number	
Date La	ast Seen	Reason Last See	า	Result (Diagnosis	and Treatme	nt)		<u>· </u>	
2. Addition	nal Insured's P	hysician's Name ar	nd Address (If none, state "None.	.")			Phone Number	
Date La	ast Seen	Reason Last See	n	Result (Diagnosis	and Treatme	nt)		,	
						er, stroke or cancer b	eginnin	g before age 65 ir	n any
		ng? (If "yes," compl		,	Yes No Age at Age at				
Propos	ed Insured	Which Relative?	D	isorder	Onset	Death	Cause	of Death	Living
Questions	4 - 8 apply to	all Proposed Insu	ıreds, inclu	ding children propo	osed for cov	erage under CLTR.			
a. high b. cand c. depe 5. In the p a. epile b. diab c. asthi d. any e. aner f. disor g. arthr 6. Other t a. had b. beer 7. Is anyo herbs, 8. Has an lab spe	blood pressure er or tumor? Indency on or a past 10 years, I psy or seizure etes? Indency of the mia or other disorder of kidneys it or disorder han previously a checkup, cor advised to ha me proposed for supplements, or yone proposed for the p	e or any disorder of addiction to alcohol has anyone proposes, disorder of the brand, sleep apnea, or digestive tract, live sorder of blood or brands or reproductive orgof bones, skin or more disclosed, in the presultation, hospitalizate a medical construction of the presultation of th	or any drugged for insuration or nervolung distribution, illness any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any prescripations not pin told that are name(s) of any pin told	nce been diagnosed us system, mental of order? s? has anyone proposes, surgery, or medicanostic test, or surgeration or over-the-coureviously disclosed? hy insurance compant of Proposed Insured(d with, or sough r nervous dis ed for insurance al or diagnost by that HAS N nter medication	ght treatment or advictorder? ce: ic test? OT been done? ons,	ce for:	Yes	No
Question	ovide Details o Proposed Ins	of "Yes" Answers to Sured Date(s)		- 8 Below: cal Condition and H	ow Treated	Current Status		Name and Addr	ess
#	T TOPOSCU IIIS	Date(3)	IVICU	Car Condition and Th	- Treated	Ouriont Otatas		of Physician/Fac	
		I							

Permit to Obtain and Disclose Certain Data

- A. Lincoln Benefit Life Company, its reinsurers, consumer reporting agencies, and other parties acting on Lincoln Benefit Life Company's behalf may get data about my health, medical history, prescription medication history, and related information, mode of living (except as may be related directly or indirectly to sexual orientation), avocations, finances, credit history, driving record, and any criminal record. I understand that the information obtained by use of this authorization will be used to determine eligibility for insurance and/or benefits, or for Lincoln Benefit Life Company to determine its obligations under the policy issued in connection with this application.
- B. Any doctor, practitioner, medical or medically related facility, laboratory, Pharmacy Benefit Managers, the Veterans Administration, the Medical Information Bureau, Inc. (MIB, Inc.), viatical settlement company, employer, consumer reporting agency, creditor, government agency, insurance or reinsurance company or any other person or entity which has such data about me may give such data to Lincoln Benefit Life Company and its reinsurers when this Permit or a copy of it is shown. All sources but the MIB, Inc., may give such data to agents or agencies acting on behalf of Lincoln Benefit Life Company. The information as provided herein pursuant to the authorization will not be redisclosed unless authorized by me or otherwise required by law. Covered entities, as defined by the Health Insurance Portability and Accountability Act of 1996, may not condition treatment, payment, enrollment, or eligibility for benefits on whether this Permit is signed.
- C. Any request by Lincoln Benefit Life Company for medical records is on my behalf; the information must be provided within any requirements imposed by applicable statutes governing patient access to medical records.
- D. Data about mental illness, alcoholism, sexually transmitted diseases, and the use of drugs is to be included.
- E. Lincoln Benefit Life Company or its reinsurers may make a brief report about me to the MIB, Inc.
- F. This Permit is good for 24 months after it is signed.
- G. Lincoln Benefit Life Company may obtain an investigative consumer report ("inspection report") on me.

 I want to be interviewed if such a report is obtained.
- H. I have read this Permit and know I may request a copy of it. I may revoke this Permit by writing to Lincoln Benefit Life Company. I also have received the Disclosures and Notices.

Declarations

- A. I (each undersigned) declare that all answers written on this application are full and correct to the best of my knowledge and belief. Except in Maine, Missouri, New Jersey, Oregon, and South Carolina, Lincoln Benefit Life Company is not presumed to know any information not in this application.
- B. Lincoln Benefit Life Company may add to or correct the application on an addendum page immediately following the application. Any changes are agreed to if I (we) accept the policy, but written agreement will be obtained from me for any change in insurance amount, plan, benefits, payment class or age at issue. (Ir West Virginia, Maryland, and Pennsylvania, written consent will be obtained for any changes.)
- C. Insurance will start only as provided in the Receipt and Temporary Insurance Agreement issued in connection with this application. If no receipt is issued or if insurance under it has stopped and not started again, no insurance will start by reason of the application until the policy is delivered and the first premium paid in full. No insurance will start if at that time the health of all Proposed Insureds is not as described in the application.
- D. I have read and understand this application, including the Disclosures and Notices, which I acknowledge receiving.
- E. Only an officer of Lincoln Benefit Life Company may change this application or waive a right or requirement. No agent may do this.

ALL QUESTIONS WERE ASKED OF ME AND, IF APPLICABLE, THE ADDITIONAL/JOINT INSURED AND PARENTS OF ANY CHILDREN LISTED ON THIS APPLICATION. I (WE) HAVE READ ALL INFORMATION BEFORE SIGNING.

I declare that the answers written above are full and correct to the best of my knowledge and belief. I understand and agree that the statements above, along with the application, will be the basis for any insurance issued.

SUBSTITUTE FORM W-9

Under penalties of perjury, I certify that:

- 1. The number on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- 3. I am a U.S. person (including a U.S. resident alien).

The Internal Revenue Service does not require your consent to any provisions of this document other than the certification required to avoid backup withholding.

Signed at (City, State)	Date (MM/DD/YYYY)	Signature of Owner (and title, if a business or organization)
Signature of Primary Proposed Insured		Signature of Additional/Joint Insured
Signature of Agent		Signature of Parent/Legal Guardian (if any Insured is under Age 15)

Disclosures and Notices (Must be provided to the Proposed Insured.)

IMPORTANT INFORMATION REGARDING MEDICAL EXAMS

As part of the underwriting process we may ask for medical tests or exams to be completed at our expense. Common tests may include a paramedical exam, which will consist of questions about your medical history and measurements of your body including, but not limited to height, weight, blood pressure, and pulse. Blood and urine specimens are also generally collected. Undressing is not required for any of these tests.

In some instances, an EKG (Electrocardiogram) may be required. An EKG is a recording of the electrical impulses in the heart. You will be asked to lay down with your shirt unbuttoned so the EKG leads can be placed on your chest.

If you have any questions about the specific tests that will be required of you, please feel free to contact your agent.

NOTICE REGARDING THE MIB

Information regarding insurability will be treated as confidential. We or our reinsurer(s) may make a brief report to the Medical Information Bureau, Inc. (MIB). The MIB is a non-profit membership organization of life insurance companies. The MIB operates an information exchange on behalf of its members. If you apply to another MIB member for life or health insurance, or a claim for benefits is submitted to such a company, the MIB may supply such company with the information in its file. Upon receipt of a request from you, the MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the MIB's file, you may contact the MIB and seek a correction in accordance with the Federal Fair Credit Reporting Act. The address of the MIB's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112. Its telephone number is 866-692-6901 (TTY 866-346-3642 for hearing impaired).

We or our reinsurer(s) may also release information in our file to other life insurance companies to whom you may apply for life or health insurance or to whom a claim for benefits may be submitted.

INSURANCE INFORMATION PRACTICES

We will rely primarily on the information you give us. We may also get information from other sources, such as doctors, or other medical professionals who have treated you. In some cases, we may ask a consumer reporting agency to gather information and send us an investigative consumer report as explained in the Notice Under the Federal Fair Credit Reporting Act below. You may ask to be interviewed as part of the preparation of any such report.

In certain limited circumstances, we are allowed by law to disclose necessary items of personal information to third parties without your specific authorization.

You have the right to be told about and to see and copy items of personal information about you that appear in our files, including information contained in the investigative consumer reports. You also have the right to seek correction of information you believe to be inaccurate.

We will send you a more detailed explanation of our information practices if you send us a written request. You may send your request to Underwriting Department, Lincoln Benefit Life Company, P.O. Box 80469, Lincoln, Nebraska 68501.

NOTICE UNDER THE FAIR CREDIT REPORTING ACT

In compliance with the Federal Fair Credit Reporting Act, you are hereby notified that an investigative report may be made. This would be by personal interviews with neighbors, friends, associates, or other persons. This will concern the character, general reputation, personal characteristics, and mode of living (except as may be related to sexual orientation) of any person proposed for insurance. You may obtain additional information concerning the nature and scope of this investigation and a written summary of your rights under the Federal Fair Credit Reporting Act by contacting our Home Office. Our address is Lincoln Benefit Life Company, P.O. Box 80469, Lincoln, Nebraska 68501. Upon your written request, you will be informed whether or not an investigation was made by us. If so, you will receive the name and address of the consumer reporting agency involved. You may receive and inspect a copy of the Investigative Consumer Report by contacting the consumer reporting agency.

IMPORTANT INFORMATION

For Applicants in Arkansas, Kentucky, Louisiana, Maine, New Mexico, Ohio, and Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For Applicants in Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

For Applicants in District of Columbia, Tennessee, Washington and Virginia: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or a denial of insurance benefits.

For Applicants in Florida: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

For Applicants in Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For Applicants in New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

• Not FDIC, NCUA/NCUSIF insured • Not insured by any federal government agency • Not a deposit • No bank guarantee • May lose value LA2008 PAGE 7 of 7 (06/08)

Receipt and Temporary Insurance Agreement (Referred to as "Agreement")

Lincoln Benefit Life Company, P.O. Box 80469, Lincoln, NE 68501-0469

- This Agreement must be given if payment is submitted with the application.
- Do not submit money or give this Agreement if the amount of insurance applied for on any one life exceeds \$1,000,000.
- All checks must be made payable to the Lincoln Benefit Life Company. Do not make checks payable to the agent or leave the payee blank.
- Do not submit money or give receipt if any questions 5(a-f) in Section H are answered "yes" or not answered.

\$	has been received from	(Payor) as a payment for the life insurance on
		(Insured/Additional/Joint Insured) applied for on this date, except as limited in the Amount of
Insurance s	section helow	

NO INSURANCE WILL TAKE EFFECT EXCEPT AS DESCRIBED BELOW:

When Temporary Insurance Starts

If payment of at least one-twelfth of the annual premium for the policy applied for, including any riders and supplemental benefits, has been accepted by us and the application for life insurance has been completed on or before the date of this Agreement, temporary insurance under the Agreement will start on the later of: (1) the date of the Agreement, or (2) the date when all required medical exams have been completed and/or lab specimens (blood, urine, or oral fluid) provided.

When Temporary Insurance Will Stop

Temporary insurance under this Agreement will stop on the first of the dates below:

- 1. The date we write to the Owner that we have stopped considering the application, which is our absolute right.
- 2. The date we advise the Owner that a medical exam or lab specimen is required, in which event insurance will stop with respect only to the person(s) to whom such requirement(s) apply. Insurance under this Agreement will start again for such person when the last of such medical requirements is done. We have the absolute right to require such medical exams and lab specimens.
- 3. The date we agree to issue the coverage as applied for in the application. The insurance will then be provided by the policy.
- 4. The date we offer to issue insurance other than as applied for in the application. We may offer to issue insurance other than as applied for in the application on any person(s) proposed for this insurance.

We will refund all payments for which this Agreement was given if we stop considering the application.

Amount of Insurance

If temporary insurance under this Agreement is in effect, it will have the same benefits, provisions, and limitations and be for the same amount as the plan applied for. But we will provide no more than a combined total of \$1,000,000 of temporary life insurance and accidental death benefit on any one life under this and any other Temporary Insurance Agreements, regardless of the insurance applied for under this application.

Conditions Under Which There is No Coverage

- 1. No insurance coverage starts under this Agreement, and we will only pay a refund of the payment made with the application if, in the past 10 years, anyone proposed for insurance has:
 - a. been charged with a felony; or
 - b. used or been arrested for possession, sale or delivery of illegal drugs; or
 - c. sought or received treatment or advice for use of cocaine, heroin, narcotics, hallucinogens or other mind-altering substances not prescribed by a physician; or
 - d. been diagnosed or treated by a physician for heart attack, coronary artery disease or stroke, or been told they had any of these disorders; or
 - e. been treated for or diagnosed with cancer other than basal cell skin cancer; or
 - f. been diagnosed or treated by a physician for Acquired Immune Deficiency Syndrome (AIDS) or been told they have AIDS.
- 2. No insurance coverage starts under this Agreement if, in the answers in the application, there is any fraud or misrepresentation material to our acceptance of the risk. If there is fraud and/or material misrepresentation, we will only pay a refund of the payment made with this application.
- 3. No insurance coverage starts under this Agreement if a person proposed for this insurance dies by suicide while sane or self-destruction while insane. In this event, we will only pay a refund of the payment made for that person's insurance. Temporary Insurance will continue on all other Proposed Insureds whose coverage is not contingent on the insurance of the person who died.
- 4. No insurance coverage starts under this Agreement if no payment is received, if a check or draft given as a payment is not honored by the bank or, in the case of a credit card payment, the charge is refused by the credit card issuer.

No one can waive or change any of the terms of this Agreement.	
Agent Name	Date (MM/DD/YYYY)

LA2008TIA SKU#LA2008TIA (06/08)

Premium Finance Supplement to Life Application



Lincoln Benefit Life Company

P. O. Box 80469, Lincoln, NE 68501-0469 Tel: 800-525-9287

Primary Proposed Insured	MM/DD/	YYYY)	
Policy Owner (if other than Primary Proposed Insu	ured) Policy Number	r (if assig	gned)
This Supplement is required if Section I, Question 1, of the life eing loaned by an employer as part of a split-dollar financing ne proposed policy owner(s) unless otherwise indicated. Whation applies.	g arrangement. In the questions below, "you" refers to bot	h the propo	osed insured(s) a
Name and address of the premium finance lender:			
2. Marketing name of the premium finance program, if other	than the lender's name:		
Name of the organization or individual arranging the loan,	, if other than the lender:		
Do the terms of the loan require payment of at least the in when and how are interest and principal required to be pa		Yes	No
5. Do you intend to repay the loan from current income? (If injudate or other financial resources you intend to use to			
Were you given a copy of a loan term sheet that shows th prepayment penalties? (If "yes," please provide a copy.)	ne interest rate, loan origination fees, maturity date, and		
Is the life insurance policy the only collateral for the loan? as collateral.)	(If "no," please describe the other assets you are pledging	ng 🗆	
Are you being loaned any additional amount beyond the a policy? (If "yes," please provide details.)	amount required to pay the premiums for the proposed		
Have you (or a family member or other party of your choic inducements in exchange for purchasing the life insurance			

Continuation of Premium Finance Supplement to Life Application

			Yes	No
	Do you anticipate satisfying all or part of the loan by transferring or se the policy to the lender or any other party? (If "yes," give details.)	elling the life insurance policy or any rights in	_	
	Within the last two years, have you (the proposed insured(s)) authorized a life expectancy assessment to be performed, or have you been told that a life expectancy assessment is required in connection with this policy or the premium finance loan? (If "yes," give details.)			0
	ach undersigned) declare that all answers written on this application sostand and agree that this application supplement will be made a part o			
ere	Signed at (City, State)	Date (MM/DD/YYYY)		
Sign Here	Signed at (City, State) Signature of Primary Proposed Insured	Date (MM/DD/YYYY) Signature of Additional/Joint Insured		

LA2008PF Page 2 of 2 SKU#LA2008PF (06/08)

SERFF Tracking Number: ALSB-125531450 State: Arkansas

Filing Company: Lincoln Benefit Life Company State Tracking Number: 39394

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: LA2008 SERIES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: LA2008 series

Project Name/Number: LA2008 series/LA2008 series

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 03/10/2008

Comments: Attachment:

AR Compliance Certification.pdf

Review Status:

Satisfied -Name: Application 03/10/2008

Comments:

Please see Form Schedule for application forms being filed for approval.

Review Status:

Satisfied -Name: Readability Certification 06/24/2008

Comments: Attachment:

Readability Certification CW.pdf

Review Status:

Satisfied -Name: Statement of Variability 06/24/2008

Comments:
Attachment:
CW SOV.pdf

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

I hereby certify that to the best of my knowledge and belief this submission complies with Ark. Code Ann. 23-79-138, Regulation 49, and Regulation 19.

June 24, 2008		
Date	Signature of Officer	

Karen Burckhardt Name

Assistant Vice President
Title and/or Business Affiliation

LINCOLN BENEFIT LIFE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms. These forms are at least ten (10) point type, two (2) point leaded.

TITLE	FORM NUMBER	FLESCH SCORE
Application for Life Insurance	LA2008	47
Temporary Insurance Agreement	LA2008TIA	51
Premium Finance Supplement to Life Application	LA2008PF	55

Karen Burckhardt, Assistant Vice President

June 13, 2008

Statement of Variability

The purpose of this document is to identify and explain the variable items in these forms. This information is organized by page number and lists those items that are variable and the reasoning for doing so. Any changes made will be for future use only and on a non-discriminatory basis.

Application Form LA2008 series

Page 1:

1. Company Address

a. Our company address and telephone number are variable so we can revise them when and if they are changed without re-filing this form with your Department.

Page 3:

2. Section E – Citizenship

a. This section is bracketed so that if the Federal laws governing these requirements are changed, we will have the flexibility to revise accordingly without filing with your Department.

3. Section F – The Policy

This section is bracketed so we may use this application with future products that may have more
options than those listed.

Page 6:

4. Declarations

- a. "Maine, Missouri, New Jersey, Oregon, and South Carolina" in Item A.
 - i. The states mentioned above are bracketed so that if additional states need to be added or existing states need to be deleted from this list, we will have the flexibility to revise it without filing with your Department.
- b. "(In West Virginia, Maryland, and Pennsylvania,)" in Item B.
 - ii. The states mentioned above are bracketed so that if additional states need to be added or existing states need to be deleted from this list, we will have the flexibility to revise it without filing with your Department.

5. Substitute Form W-9

a. This section may be modified to include new information as required by state or federal requirements.

Page 7:

6. Notice Regarding the MIB

a. The address and telephone number for the MIB's information office are variable so we can revise them when and if they are changed without re-filing this form with your Department.

7. Insurance Information Practices

a. Our company address is variable so we can revise the address when and if it is changed without refiling this form with your Department.

8. Notice Under the Fair Credit Reporting Act

a. Our company address is variable so we can revise the address when and if it is changed without refiling this form with your Department.

9. Important Information

 The information may be modified to include new information to comply with company, state or federal requirements.

Temporary Insurance Agreement Form LA2008TIA series

Page 1:

1. Company Address

a. Our company address is variable so we can revise the address when and if it is changed without re-filing this form with your Department.

2. "\$1,000,000"

a. We bracket this information so that if this amount ever changes, we can revise it without having to file with your Department. We are filing this with a range of \$1,000,000 to \$2,500,000.

3. Amount of Insurance section – "\$1,000,000"

a. We bracket this information so that if this amount ever changes, we can revise it without having to file with your Department. We are filing this with a range of \$1,000,000 to \$2,500,000.

Premium Finance Supplement Form LA2008PF series

Page 1:

1. Company Address

a. Our company address is variable so we can revise the address when and if it is changed without re-filing this form with your Department.